ARMSTRONG'S REPORT HITS AT INSURANCE EVIL

Committee Recommends Drastic Measures to Regulate Life Companies.

END SYNDICATES.

by the Officials in Any of the Deals.

The Legislative Committee on Life Insurance has completed its report, and drastic recommendations are made. The original report contained 800 pages of foolscap, and it will probably be cut to 400 pages. Ninety pages in the report recommend changes in the insurance The full Armstrong Committee met in

secret yesterday and began the reading of the report. The meeting was held in the neighborhood of Charles E. Hughes's residence, and its first action was to recommend that the document be cut The meeting was continued to-day.

It will go on to-morrow and the belief is that every recommendation in the report will be adopted in full. Hendricks's Testimony Riddled.

It was believed that the committee would recommend the abolition of the Insurance Department as it now exists and substitute for it a commission either bi-partisan or single-headed.

The incompetence of Superintendont Hendricks is severely criticized and his contention on the witness stand that all that was expected of and his department was that it might be assured that a company is solvent is taken severely to task. In fact, the testimony of the Superintendent is riddled and he is held up as an official who has not performed his entire duty.

Drastic indeed is the provision governing elections of directors. The committee has provided that the old way of controlling proxies so that a dozen employees of a company shall be able to vote in the directorate, and thus insure the election of a slate, shall be impossible. Twenty days before the time set for the annual election the administration must file with the Superintendent of Insurance its telest, and no provies may. tee has provided that the old way of Insurance its ticket, and no proxies may be voted unless they shall have been granted subsequent to the last election.

In other words, it will be impossible to obtain proxies and hold them for half a dozen years to be voted as needed.

Abolish Syndicate Ventures. These are some of the other recom

mendations in the report:

Life insurance companies may not con trol subsidiary companies nor hold more than 20 per cent, of the stock in such companies, and officers of insurance companies may not hold stock in such subsidiary companies.

New policies may not be written by a life insurance company beyond \$150,000,000 in a single year. Limit of salary for presidents of life insurance companies is placed at \$50,000

per annum and must depend upon the earnings of the comptny. Standard forms of life insurance poli cies are provided, and a company ca-

issue but one style of policy, straight Baltrus S. Yankkaus, a New York lawline or conditional,
Offering of rebates and bonuses is made a misdemeanor. "Twist-

ing" is also made a misdemeanor. Agents are placed under strict supervision and must be paid straight salary or commission, mixed compensation baing forbidden Adminstration tickets to be voted for

at the annual election must be filed with the Superintendent of Insurance twenty days before election, and 100 policyholders may by petition put up an in- Jury, which indicted Yankkaus yesterdependent ticket. Proxies cannot be used at more than one election. "Borrowing" a Misdemeanor.

Fraternal societies may not hereafter be chartered in this State.

Borrowing from his company by an official is prohibited, and par- claimed, had exclusive charge of the ticipatian in syndicates for the witnesses during the trial which resulted purchase and sale of securities is in a verdict for \$1.500 for the plaintiff. also forbidden. Infringement of this provision is made a misdemeanor.

Section No. 56 of the Insurance Laws is repealed, and suit may be brought against an insurance comnany precisely the same as against any other company. Formerly suit could not be brought save by permission of the Attorney-General. Deferred dividends of the unap

portloned variety are prohibited. Surplus above 10 per cent. must be divided annually among the policy Kile was instantly killed and Miss Georgia Robinson was fatally injured holders, and the policy holders shall have discretion whether to allow the same to remain under interest or draw the same.



NO ROOM IN THIS CITY FOR BOYS TO GROW UP STRONG AND HEALTHY HE SHOT HIMSELF

Public Playgrounds Accommodate Only 3 Per Cent. of Those Who Need.

CAN'T MAKE ATHLETES.

Dr. Gulick Says Schools, Used Only Five Hours a Day, Should Be Opened.

"The New York schoolboy must have chance at physical development. To put 30 per cent. as the estimate of the boys in the congested district who are Declares Against Investment below normal is making it low indeed."

Dr. Luther Halsey Gulick, director of physical training in the public schools and secretary of the Public School Ath-letic League, added to the above statement to an Evening World reporter today that the request for the recreation piers for athletic centres, which has just been laid before Dock Commissioner Bensel by Gen. George W. Wingate in behalf of the league, is a direct appeal for help to the New York schoolboy who is undersized, undeveloped and below normal in many respects, because he hasn't the room for exercise.

Dr. Gulick continued: "The city thinks it has done its duty by the children of New York, and whenever you mention the need for exercise you hear, 'Why don't they go to the playgrounds?"

"Why don't they? Because the playgrounds of New York accommodate but 3 per cent. of the children. Below Foureenth street on the east side there are 110,000 schoolchildren. There are double this number of children when you count those not old enough to attend school.

Can't Find Room Enough.

Can't Find Room Enough.

"Now, I have figured out this myself. If each child was to have three square feet of ground it would be necessary to tea" down every fifth building below Fourteenth street. The New York boy in the congested district has no chance, and the problem of helping him can only be regarded from the city standpoint. It is the city's duty to help him, and the Public Schools Athletic League, which was organized in November, 1903, and which is kept up by private subscription, is trying its utmost to give the New York boy a chance.

"It is true that the boys of the outlying districts, the Bronx, Staten Island, Kings, are able to compete with their country cousins in point of physical strength, but this is not so of the crowded districts.

Run-Where in Streets? What opportunity have these boys to develop their muscles? The streets are thronged with people, vehicles and

ecial to The Evening World.)

h a vertice to \$3.500 for the plaintiff.
It is alleged by the rallroad company
hat its agents have discovered a place
Yonkers where the plaintiff and witesses were secreted in order that the
ctions might be brought in Westches-

Bail for Yankkaus was fixed at \$5,000.

COLUMBUS, O., Feb. 16.-Miss Maud

CARRIED ON PILOT.

HERE IN NEW YORK!

We Took In 600,000 Gallons of

Spirituous Beverages Last Month

-More on the Way Hither.

And there's more on the way,

GIRL TRAIN VICTIM

outside of Washington.



TYPICAL YOUNG ATHLETE

We have plenty of advantages for the richer classes, but where do the thousands and thousands of growing boys and and thousands of growing boys are the property by the city and present the league work. Why, in an athletic button contest given last year more than 30,000 boys took part. The work can only be successfully effected the thousands of growing boys at the contest.

We have a chance?

"The Public Schools Athletic League will take up the cause," said Dr. Gulick. We have made our plea for the recreation piers because it is a necessity, a cry-ling need, and some day I hope the city will take up the cause," and some day I hope the city will take up the cause," and some day I hope the city will take up the cause, "and Dr. Gulick." We have made our plea for the recreation piers because it will give the boys of the congested districts are manifestly underweight and undersized. This typer cent, have such defective eyesight they ought not be allowed to read, "The fifteen minutes a day in the properly, but will not make him an athletic button contest given last year more than 30,000 boys took part. The work can only be successfully effected in the contest given last year more than 30,000 boys took part. The boys of New York not not properly, but will not make him an athletic button contest given last year more than 30,000 boys took part. The boys of New York not only need the recreation piers because it is a necessity, a cry-ling need, and some day I hope the city will take up the cause," Said Dr. Gulick.

"We have made our plea for the recreation piers because it will take up the cause," and some day I hope the city will take up the cause," and some day I hope the city will take up the cause," and some day I hope the c

New Charges Besides That of The windows all along the route were filled with spectators, who paid high Perjury to Be Made, It Is Said.

Publishing Company.

charge of perjury now being heard Then, headed by infantry and cavalry, against Mann, which grew out of the a simple cortege was formed and slowly recent Hapgood libel suit.

Mr. Burden was the complainant in a charge of attempting blackmail against the railroad station. Robert A. Irving, a solicitor for Fads Town Topics. Because Irving appeared as a witness at the Hapgood trial it is understood that the Burden charge against him will be dropped. Mr. Shepard is counsel for Mr. Collier.

Mr. Burden is a son of James A.

Mr. Burden is a son of James A. Burden, sr., and a nephew of I. Townsend Burden, both of high prominence in social circles. During the Hapgood trial Burden testified against Col. Mann, but it was said at the time that he was not permitted to tell all he desired.

After one day's adjournment, in order to get a new lease of life, Justice Mc-Avoy, of Special Sessions, to-day resumed his examination into the charge of perjury made by Robert J. Collier against Col. W. d'Alton Mann, of Town Topics.

Moses Ellis Wooster, who used to be Moses Ellis Wooster, who used to be Col. Mann's "right bower" in conducting the outside schemes of Town Topics, but is now employed by the Colliers, was recalled. Wooster produced a lot of letters that had passed between him and Count Reginald Ward in relation to Rico mining stocks. Mr. Littleton objected to the introduction of the letters on the ground that the letters might not contain anything about the transfer of Rico stock to Col. Mann by Count Ward. Despite Mr., Littleton's objection, Justice McAvoy admitted the letter in evidence, saying that he thought all the light possible should be thrown on the case, especially on the disputed testimony on which the perjury charge is based.

A letter from Count Ward to Wooster chowed that Col. Mann was to receive

A letter from Court Ward to Wooster showed that Col. Mann was to receive 15,00 shares of Rico stock. In reply to this letter Wooster wrote to Count Ward, thanking him for the stock. Other letters predected humense profits from the sale of the stock.

BALFOUR MUST FIGHT FOR PARLIAMENT SEAT.

Association at a meeting this afternoon decided to nominate a candidate to spell of grip and has not had a headdecided to nominate a candidate to contest the city of London against former Premier Balfour at the forthooming bye-election. The name of the proposed candidate has not yet been announced but Thomas Gibson Bowles, who represented King's Lynn in the last Parliament. Is supported by many Liberals as the man most likely to effect a combination of the Unionist and Liberal-Bree Tradem.

AFTER TRYING TO KILL AGED BRIDE

Both Over Sixty and Married Less Than a Year.

ALBANY, Feb. 16 -After an unsuc-essful attempt to kill his sixty-year-old

year, and the police say they have a year, and the police say they have had frequent quarrels owing to the husband's drinking liquor. Lehr lost his job a few days ago and since then, the police say, has been drinking neavily.

He entered his home last night, and while his wife was seated at a sewing machine with her back toward him her ired a shot which ploughed through her cheek, inflicting only a slight wound. He then turned the weapon upon himself, and the doctors say there is little chance of his recovery.

The couple was in comfortable circumstances and the police assign no reason for the shooting.

Mrs. Lehr said one of their conference with the committee of seven appointed by the committee of seve

Thance of his recovery.

The couple was in comfortable circumstances and the police assign no reason for the shooting.

Mrs. Lehr said last night that her husband had threatened her several times during their short married life, on one occasion turning on the gas in the house while the family was in bed. The women has grown children by a former language.

DANISH RULERS

Denmark Mourns as Body of Monarch Is Taken to the City of Tombs.

COPENHAGEN, Feb. 16 .- The body

the Christianborg Church here to-day to the Cathedral at Reskilde, twenty be buried Sunday among the tombs of the Danish kings who for a thousand years have found their last resting place in the ancient capital of the kingdom. The whole of Copenhagen was in mourning. Business was at a standstill, while emblems of sorrow were displayed everywhere. The enormous black-garbed crowds of town people, swelled by thousands of arrivals from the country districts, thronged the

square in front of the Christianborg Church and the route thence to the railway station from early morning, standing patiently for hours in order to pay a last tribute to the dead mon-

prices for seats. Most of the owners of such places of vantage announced their intention of devoting to charity, in memory of King Christian, the proceeds of the sale of seats.

Shortly before noon the Kings of Dennference of Robert J. mark, Greece and Norway, Queen Alex-Collier, James A. Burden, Jr., and Edandra, the Dowager Empress of Russia ward M. Shepard with the Districtand other royal relatives of the de-Attorney, it was understood to-day that ceased and the representatives of forthe Grand Jury is to consider a com-plaint which prefers a new and differ-bory Church, where a brief service was ent charge against Col. William D. held, at the conclusion of which the Mann, President of the Town Topics coffin, covered with the Danish standard, was borne high by naval and mili-Mr. Collier is the complainant in the tary officers to the waiting hearse.

proceeded through the three and a half miles of streets between the church and

Immediately behind the hearse was led and Fancies, which was published by King Christian's favorite ricing horse, Jussut, which will be shot to-night, according to the ancient Danish custom. The procession was closed with car-riages bearing the male members of It was stated at the District-Attorney's office to-day that the charge to rul, the ladies watching the departure ney's office to-day that the charge to be considered by the Grand Jury is difbe considered by the Grand Jury is difThe bells of all the churches were scroula, from infancy to age, consisting ferent from the perjury complaint. The bells of all the churches were tolled and minute guns were fired from

tolled and minute guns were fired from the arsenal throughout the progress of the cortage and until the coffin was placed on the funeral train. This was the first time in history that the body of a Danish King has been transferred by railroad to the burial place. At the time of the death of Frederick VII., the predecessor of King Christian, in 1863, the use of a railroad train for the conveyance of the King's body to Roskilde was not considered sufficiently dismified.

UNDER WHICH KING? "The More Postum the More Food-The More Couce the More Poison."

The Pres. of the W. C. T. U. in a young giant State in the Northwest

says: "I did not realize that I was a slave to coffee till I left off drinking For three or four years I was obliged to take a nerve tonic every day. Now I am free, thanks to Pos-tum Food Coffee.

"After finding out what coffee will do to its victims, I could hardly stand to have my husband drink it. but he was not willing to quit. studied for months to find a way to induce him to leave it off. Finally I told him I would make no more coffee.

"I got Postum Food Coffee, and made it strong-boiled it the required time, and had him read the little 'The Road to Wellville,' that book, comes in every pkg.

"To-day Postum has no stronger advocate than my husband! He tells LONDON, Feb. 16.-The City Liberal our friends how to make it, and that

A STRIKE NOW

Neither We Nor the Operators Want It," Says Spokesman.

The committee of seven of the coal miners' union, appointed at yesterday's conference to represent the men in arwife. Henry Leir, a machinist, aged sixty-one, last night put a bullet in his and resulting at the point of at the Ashland House. All the other own brain, and now lies at the point of representatives of the miners left for death in a hospital. leath in a hospital.

The couple have been married less than York when the committee is ready to

is likely to be serious dispute are the eight-hour day and the reorganisation of the Conciliation Committee, which settles disputes between the men and

One of President Mitchell's callers to lay was Louis Hammerling, of Pitterburg. through whose efforts President Roosevelt was induced to take a hand not estrike situation in 1902. Mr. Hammerling is a man of great influence in the coal regions. He is opposed to a strike, and his advice is always listened to by Mitchell and the other union eaders.

LIMB RAW AS PIECE OF BEEF

Suffered For Three Years With Itching Humor-Doctor Did No Good-Cruiser Newark, U. S. N. Man Cured in Three Weeks.

SPEEDY CURE BY CUTICURA REMEDIES

"I suffered with humor for about three years, off and on. I finally saw



bathed with the Soap every day and used about six or seven boxes of Ointment. I was thoroughly cured of the humor in three weeks and haven't been affected with since. I use no other Soap than Cuticura now. I remain, yours respectfully, H. J. Mycrs, U. S. N., U. S. S. Newark, New York, July 8, 1905.

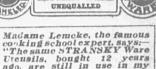
"P. S. Publish if you wish."

CUTICURA GROWS HAIR Crusted Scalps Cleansed and Purified by Cuticura Soap

Assisted by light dressings of Cuticura, the great Skin Cure. This treatment at once stops falling hair, removes crusts, scales, and dandruff, destroys hair parasites, soothes irritated, surfaces, stimulates the hair follicles, loosens the scalp skin, supplies the roots with energy and nourishment, and makes the hair grow upon a sweet, wholesome, healthy scalp when all else fails. Complete external and internal treat-

of Cuticura Soap, Ointment, and Pills, may now be had of all druggists for one dollar. A single set is often sufficient to cure the most distressing cases. Soid throughout the world. Cutieurs Soap, 25a., Ont-ment, 50c., and Resolvent, 50c. (in form of Chocolate Coated Pills, 25c. per vial of 60). Potter Drug & Chem. Corp. Soid Propa, Boston. 22 Send for "The Great Humor Care."

STRANSKY ENAMELLED STEEL



conking school expert, says:
"The same STRANSKY Ware
Utensils, bought 12 years
ago, are still in use in my
Cooking School Kitchen." ONE piece of STRANSKY outwears

SIX pieces of any other Kitchen Ware STRANSKY & CO., NEW YORK

WEST 14TH ST. COWPERTHWAIT'S

Furniture, Carpets Longest Beds and Bedding Upholstery Goods PRICES Everything for Housekeeping LOWEST PRICES LONGEST CREDIT

West 14 Street Near 6th Ave BROOKLYN STORES COWPERTHWAIT & CO

-ON SALE-

1906 WORLD ALMANAC

LAWYER ARRESTED BANK BOY'S PURSE IN PERJURY ACTION AND \$30,400 GONE

Charged with Winking at False Brooklyn Institution Throws Statements in Railroad Mystery Around the Loss Damage Suit. of Wallet.

Persistent attempts to over up the facts have shrouded in deep mystery the loss of a wallet belonging to the WHITE PLAINS, N. Y., Feb. 16 .yer, was arrested in Manhattan to-day
by Deputy Sheriff Kuss, of White erick Ennis, a messenger for that in-Plains, on a bench warrant charging stitution. A police report recites that im with subornation of perjury in the wallet contained \$24,000 in notes, a connection with the trial of the action \$6,000 check and \$400 in cash. Arthur brought by Lizzie Ubart against the Smith, cashier of the bank, says the Baltimore and Ohio Railroad Company wallet contained \$200 in notes, a \$2,000 for injuries she is alleged to have re- check and \$126.04 in cash. Mr. Smith ceived in a collision which occurred just says that there is no suspicion that Ernis did not lose the wallet and that the young man is at work as usual According to the evidence given be-

fore the Westchester County Grand to-day. Ennis is seventeen years old and has been in the employ of the bank for a year as a collector. He had his notes day he induced a witness to testify! falgely for the purpose of corroborating the plaintiff. Assistant District-At-torney Weeks said to-day that this witpocket. This wallet, he reported yesness was not on the train and did not witness the accident. Yankkaus, it is terday afternoon, disappeared about noon between St. John's place and Nostrand avenue and Myrtle and Central

> avenues. In speaking of the matter to-day Mr Smith was uncertain about the check At first he said it was for \$200. Then he admitted it was for \$1,000. Finally he said it was for \$2,000. Payment on the check has been stopped. Mr. Smith denies that there is any

STRANDED STEAMER DEVONIAN IN PORT.

suspicion that Ennis was robbed. He does not explain why the case was secretly reported to the police.

Passengers Say They Did Not Know She Was Fast Aground Until Told.

BOSTON, Feb. 16 .- The Leyland liner Devonian, Liverpool for Boston, which was ashore yesterday off Scituate docked at Charlestown to-day and landed her four passengers. Apparentthe steamer was not damaged, although it was arranged that a careful exanination of her hull would be made. The passengers, who included Rev. John W. B. Hege, of Kenora, Ont., his New Yorkers are drinking quite a lot these days. Last month alone 372,000 gallons of wine were brought here by ships. One hundred and ninety-three thousand six hundred gallons came from California, the rest from Europe, Over 93,000 gallons were from Italy. Of sherry there were 37,509 gallons; of Bordeaux and Burgundy 8,640 gallons; of Bordeaux and Burgundy 8,640 gallons. There were also 10,506 cases of chamwife and five-year-old daughter Gladys,

"I am here and I will do as I see fit." - District-Attorney Jerome's answer to the sensational charges

that he has practically protected

the traction magnates.

BRIDE WHOSE RING GAVE SECRET AWAY.



BRIDE'S WEDDING RING GAVE HER SECRET AWAY

is to-day displaying her wedding ring-

is to-day displaying her wedding ring—
the ring that gave her marriage secret
away.

Ether and Edward William Ladew
liked each other when they first met in
New York six years ago, but then she
was only fourteen and he only seventeen
years old. Her father, William R.
Hardy, a Wall street broker, decided
that he was rich enough, so the became
a gentleman of leisure and retired to
country life at Providence, R. I.
Thus separated, the youngsters seldom
met, but they wrote often, Young
Ladew Feed Company, owned by his
father. Then little Miss Hardy was
asked to visit the Ladews in their
home, at No. 213 West One Hundred and
Fiftlett street. Things went swimmingly, the young people became engaged, everybody consented—and told
them to wait awhile.

Yesterday the guest and her hostess,
young Ladew's mother, were talking
Then she gasped for breath and made
a little cry of fright, for she had forgotten that here on the chain by the
locket wis a plain gold ring. Mrs.
Ladew saw it, saw the girl's excitement and in an instant had read the
inscription inside.

The seagsped for breath and made
a little cry of fright, for she had forgotten that here on the chain by the
locket wis a plain gold ring. Mrs.
Ladew saw it, saw the girl's excitement and in an instant had read the
inscription inside.

The young people had been married
on Feb. 7 by Rev. Dr. Walker, of West I
One Hundred and Twenty-seventh
street, but were afraid to tell.

When the two women, now mother
and daughter, had got through crying
and laughing and kissing, the elder
mod alughing and kissing, the elder
mod alughing and kissing, the elder
mod alughing and kissing the little cry of fright, for she had forgotten that here on the chain by the
locket wis a plain gold ring.

Thus saw the girl's
excitement and in an instant had read the
inscription inside.

The young people had been married
daughter, had got through crying
and laughing and kissing, the elder
mod alughing and kissing.

"Come heme at once and bring your
results and on the private of the s

mingly, the young people became engaged, everybody consented—and told them to wait awhile.

Yesterday the guest and her hostess, young Ladews mother, were talking when the mother asked what was at in little old New York, and hack to

Pretty little Mrs. Ethel Edith Hardy went around the girl's neck and ended Ladew, a bride of more than a week, is to-day displaying her wedding ring—"Oh, it's a locket," said the girl, drawing it out and handing it to Mrs.